

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Daniel L Strauss
 Debtor

Case No. 19-12040-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db +Daniel L Strauss, 1740 South State Rd, Unit D, Upper Darby, PA 19082-3508
 14299102 +CBL Path, 110 Washington Ave., 2nd. Fl., North Haven, CT 06473-1723
 14299103 +Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
 14299105 +Crozer- Keystone Health System, Dept 0030, PO BOX 6539, Champaign, IL 61826-6539
 14299106 +EOS CCA, PO BOX 981008, Boston, MA 02298-1008
 14299109 +National Check Resolution, PO BOX 491406, Lawrenceville, GA 30049-0024
 14299110 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,
 Dallas, TX 75266-0360
 14299114 +Springfield Ambulance Corps, 201 Saxer Ave, Springfield, PA 19064-3143
 14299115 +Synergetic Communication INC, 2700 East Seltice Wat, Suite 4, Post Falls, ID 83854-6387

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Jul 13 2019 03:13:02 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2019 03:12:12
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 13 2019 03:12:34 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14299100 +EDI: GMACFS.COM Jul 13 2019 07:03:00 Ally Financial, Attn: Bankruptcy Dept,
 Po Box 380901, Bloomington, MN 55438-0901
 14299101 +EDI: CAPITALONE.COM Jul 13 2019 07:03:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14299104 +EDI: RCSFNBMARIN.COM Jul 13 2019 07:03:00 Credit One Bank, Attn: Bankruptcy Department,
 Po Box 98873, Las Vegas, NV 89193-8873
 14299107 +E-mail/Text: bknotice@ercbpo.com Jul 13 2019 03:12:21 ERC/Enhanced Recovery Corp,
 Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
 14299108 +EDI: IRS.COM Jul 13 2019 07:03:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346
 14299111 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2019 03:12:12 PA Dept of Revenue,
 PO Box 28096, Harrisburg, PA 17128-0001
 14299112 +E-mail/Text: bknotice@prgmail.com Jul 13 2019 03:12:15 Paragon Revenue Group, POBOX 127,
 Concord, NC 28026-0127
 14299113 +EDI: DRIV.COM Jul 13 2019 07:03:00 Santander Consumer USA, Attn: Bankruptcy,
 Po Box 961245, Fort Worth, TX 76161-0244
 14299116 EDI: TFSR.COM Jul 13 2019 07:03:00 Toyota Financial Services, Attn: Bankruptcy,
 Po Box 8026, Cedar Rapids, IA 52409

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

ALEXANDER G. TUTTLE on behalf of Debtor Daniel L Strauss agt@tuttlelegal.com,
 allie@tuttlelegal.com
 GARY F. SEITZ gseitz@gsbblaw.com, gfs@trustesolutions.net;Jblackford@gsbblaw.com
 KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Daniel L Strauss</u>	Social Security number or ITIN	xxx-xx-0824
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-12040-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daniel L Strauss

7/11/19

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.